

In the Claims

This listing of claims replaces all prior versions and listings of the claims in the application.

Please amend the claims as follows:

1. (Currently Amended) A smartcard transaction system configured with a biometric security device, said system comprising:

a smartcard configured to communicate with a reader, wherein said reader and said biometric security device are configured to communicate with a host;

an integrated circuit device disposed within said smartcard and configured to communicate with said reader, said integrated circuit device comprising a common application and a second application, said second application being configured to store travel-related information associated with a cardholder;

said second application comprising a common file structure and a partner file structure, wherein said partner file structure provides write access to a field within said partner file structure for a first partnering organization and denies write access to said field for a second partnering organization, and said common file structure provides write access for said first partnering organization and said second partnering organization to a field in said common file structure;

said biometric security device comprising a biometric sensor configured to communicate with said system and detect a first proffered biometric sample and a second proffered biometric sample, wherein said first proffered biometric sample is a different type of biometric sample and from said second proffered biometric sample, and wherein said first proffered biometric sample and said second proffered biometric sample are from the same person ~~include different biometric data~~, and wherein said first proffered biometric sample is required to access said common file structure and said second proffered biometric sample is required to access said partner file structure; and,

a verification device configured to verify said first proffered biometric sample to facilitate access to said common file structure and configured to verify said second proffered biometric sample to facilitate access to said partner file structure;

wherein upon verification by said verification device, said common application is configured to transfer common data to facilitate said transaction, and said second application is configured to transfer said travel-related information, information related to said common file structure and information related to said partner file structure to facilitate said transaction.

2. (Previously Presented) The smartcard transaction system of claim 1, wherein said partner file structure includes card-holder preferences relating to at least one of rental cars, hotel reservations, and air travel.

3. (Previously Presented) The smartcard transaction system of claim 1, wherein said system is configured to use data representing at least one of said first and second proffered biometric sample as at least one of a private key and a public key to facilitate encryption security associated with said transaction.

4. (Previously Presented) The smartcard transaction system of claim 1, wherein said transaction includes providing access to a room using said information related to said partner file structure.

5. (Previously Presented) The smartcard transaction system of claim 1, further including a database configured to store a data packet, wherein said data packet includes at least one of registered biometric samples, proffered and registered user information, terrorist information, and criminal information, wherein said verification device analyzes said database by comparing said first and second proffered biometric samples with said data packet.

6. (Cancelled)

7. (Previously Presented) The smartcard transaction system of claim 1, wherein said partner file structure includes cardholder preferences relating to at least one of rental cars, hotel reservations, and air travel, wherein said cardholder preferences are used to establish a reservation as part of said transaction.

8. (Previously Presented) The smartcard transaction system of claim 1, further including a comparison device configured to compare said first and second proffered biometric sample with a stored biometric sample.

9. (Previously Presented) The smartcard transaction system of claim 8, wherein said comparison device is configured to compare a biometric sample characteristic, said biometric sample characteristic including minutia, vascular patterns, prints, waveforms, odorants, nodal points, reference points, size, shape, thermal patterns, blood flow, and body heat.

10. (Cancelled)

11. (Cancelled).

12. (Previously Presented) The smartcard transaction system of claim 8, wherein said stored biometric sample comprises a registered biometric sample and wherein said registered biometric sample is associated with at least one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

13. (Previously Presented) The smartcard transaction system of claim 12, wherein different registered biometric samples are associated with a different one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

14. (Currently Amended) The smartcard transaction system of claim 12, wherein said registered biometric sample is primarily associated with a first user account, wherein said first account comprises personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and wherein a biometric sample is secondarily associated with a second user account, wherein said second account comprises personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, where said second user account is different than said first user account.

15. (Previously Presented) The smartcard transaction system of claim 1, wherein said smartcard transaction system is configured to notify a third party upon said access to at least one of said common file structure and said partner file structure .

16. (Previously Presented) The smartcard transaction system of claim 1, wherein said system is configured to use said data representing said proffered biometric sample in at least one of an asymmetric encryption algorithm and a symmetric encryption algorithm.

17. (Previously Presented) The smartcard transaction system of claim 1, wherein said biometric sensor is configured to provide a notification upon detection of said proffered biometric sample, and wherein said notification is at least one of a notification to a security vendor, a notification to a store employee, and a notification to a primary account holder that said primary account is being accessed.

18. (Previously Presented) The smartcard transaction system of claim 1, wherein said verification device is further configured to facilitate substantially simultaneous access to goods and initiation of authentication for a subsequent purchase of said goods.

19. (Previously Presented) The smartcard transaction system of claim 1, wherein said verification device is configured to facilitate the use of a secondary security procedure, which includes sending a signal to said host to notify that a requested transaction would violate an established rule for said transponder.

20. (Previously Presented) The smartcard transaction system of claim 1, wherein said biometric sample is associated with a preset transaction limitation comprising at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

21. (Cancelled).

22. (Cancelled).

23. (Previously Presented) The smartcard transaction system of claim 1, wherein said system is further configured to use said data representing said proffered biometric sample as a

message authentication code and as at least one of a private key and a public key to secure at least one of user data and transaction data.

24. (Cancelled).

25. (Cancelled).

26. (New) The smartcard transaction system of claim 1, further comprising:

a first enterprise data collection unit associated with a first enterprise, said first enterprise data collection unit configured to store update transactions and pending transactions associated with said smartcard and said first enterprise;

a second enterprise data collection unit associated with a second enterprise, said second enterprise data collection unit configured to store update transactions and pending transactions associated with said smartcard and said second enterprise;

at least one access point configured to interface with said smartcard and said first and second enterprise data collection units;

a card object database system coupled to said first and second enterprise data collection units and configured to store said smartcard information in accordance with said update transactions and said pending transactions, wherein said smartcard information includes a card object having at least one application;

an update logic system configured to route said smartcard information from said first and second enterprise data collection units to said at least one access point in order to effect synchronization of said smartcard information associated with said smartcard and said card object database system; and,

wherein said verification device activates said update logic system upon verification of said first proffered biometric sample and said second biometric sample.

27. (New) The smartcard transaction system of claim 26, further comprising an update logic system coupled to at least one enterprise data synchronization interface, said update logic system configured to securely route card information between said enterprise data synchronization interface and said enterprise data collection units, said enterprise data synchronization interface coupled to an enterprise network configured to communicate with said access point.

28. (New) The smartcard transaction system of claim 27, further comprising a secure support client server configured to communicate with said access point, said secure support client server further configured to adaptively provide communication functionality in accordance with the communication functionality available at said access point.

29. (New) The smartcard transaction system of claim 28, further including a personalization system comprising:

- a security server;

- at least one key system associated with said at least one application, said key system configured to communicate with said security server and to supply a key in response to a request from said security server;

- a personalization utility configured to receive said card object and to communicate with said security server;

- said personalization utility further configured to add said key to said card object, a card management system, said card management system configured to accept a card request and communicate said card request to said personalization utility; and

- a gather application module configured to communicate with said card management system and gather application information from a first database and a second database in accordance with said card request, wherein said first database is associated with said first enterprise, and said second database is associated with said second enterprise.

30. (New) The smartcard transaction system of claim 1, wherein said first proffered biometric sample is associated with a first plurality of financial accounts and a first set of rules related to said transaction, and said second biometric sample is associated with a second plurality of financial accounts and a second set of rules related to said transaction, wherein said first plurality of financial accounts include different financial accounts than said second plurality of financial accounts.